

Testimony against HB 455**Steph Larsen****Center for Rural Affairs****St. Ignatius, MT**

My name is Steph Larsen, and I am here representing the Center for Rural Affairs. I live in St. Ignatius, MT. On behalf of rural communities across the state, I am asking you to vote no on HB 455. Not for me, but for "Joe" and "Ben".

Joe is a 55 year old construction worker in the Flathead. The economy hasn't been great for him, and in 2014 he didn't make enough to qualify for help on the health insurance marketplace. After years of very hard work, he has some health issues, but he can't afford to go to the doctor. He's worried that he soon won't be able to work, but his body isn't broken enough to qualify for disability, either.

Ben is 30, and get work wherever he can find it. He would have been here today, but his new job started on Monday. In 2014, Ben broke his leg and couldn't continue working until it healed. Like Joe, he therefore didn't make enough in 2014 to qualify for assistance to purchase health insurance.

The thing is, neither of these men need to suffer and worry like this. Thousands of rural Montanans just like Joe and Ben are counting on you to reject HB 455, which leaves at least 50,000 hard working, mostly rural people without options for health care.

It takes certain infrastructure to keep a small town vibrant. A school, clinic, grocery store, post office, and restaurant are more than businesses and employers, they're also infrastructures that keep the community a place that young families want to move to, and where elderly folks can live out their golden years.

We also know that vibrant communities are ones where residents feel secure. And nothing breeds insecurity like knowing that if you get sick or have an accident, everything you've worked your whole life for could be gone.

Small businesses and self employment are the cornerstone of the job market in most rural communities. But among employers, small businesses are the least likely to provide health insurance to their employees.

When people don't have health insurance, they don't go to the doctor when they should. Their conditions become more expensive to treat. But more importantly for rural communities, the clinics and hospitals that rural people rely on can't stay open when people are uninsured. With no access to care, elderly and young families are forced to move away.

So on behalf of Ben, Joe, and the tens of thousands of rural Montanans who would be left in the cold, please vote no on HB 455.

